

**Information to identify the case:**

Debtor 1	Mark Kevin Fisher	Social Security number or ITIN xxx-xx-5263
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Stephanie Powers	Social Security number or ITIN xxx-xx-3580
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of Vermont	Date case filed for chapter 13 11/1/16
Case number: 16-11462		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
1. Debtor's full name	Mark Kevin Fisher	Stephanie Powers
2. All other names used in the last 8 years	dba Mark Fisher Construction	
3. Address	800 Hubbard Hill Rd Jacksonville, VT 05342	7652 Jacksonville Stage Rd West Halifax, VT 05358
4. Debtor's attorney Name and address	Joan Adler 47 Williston St #3 Brattleboro, VT 05301-5900	Contact phone (802) 257-1712 Email _____
5. Bankruptcy trustee Name and address	Jan M. Sensenich P.O. Box 1326 Norwich, VT 05055	Contact phone (802) 649-1213 Email _____
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U. S. Bankruptcy Court – Burlington 11 Elmwood Ave. Suite 240 P.O. Box 1663 Burlington, VT 05402-1663	Hours open: Monday – Friday 9:00 AM – 5:00 PM Contact phone (844) 644-7459 Date: 11/1/16

**For more information, see page 2**

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**December 16, 2016 at 09:00 AM**

**Location:**  
Vermont District and Family Court  
9 Merchants Row  
Rutland, VT 05701

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline:** \_\_\_\_\_

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline:** 3/16/17

**Deadline for governmental units to file a proof of claim:**

**Filing deadline:** 5/1/17

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

In re:  
Mark Kevin Fisher  
Stephanie Powers  
Debtors

Case No. 16-11462-cab  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0210-2

User: efh  
Form ID: 309I

Page 1 of 2  
Total Noticed: 62

Date Rcvd: Nov 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2016.

db +Mark Kevin Fisher, 800 Hubbard Hill Rd, Jacksonville, VT 05342-9788  
jdb +Stephanie Powers, 7652 Jacksonville Stage Rd, West Halifax, VT 05358-7917  
tr +Jan M. Sensenich, P.O. Box 1326, Norwich, VT 05055-1326  
812601 +ARS National Services, Inc., Department 127199, P.O. Box 3005, Phoenixville, PA 19460-0920  
812596 +Alltran Financial LP, P.O. Box 610, Sauk Rapids, MN 56379-0610  
812602 +Autex Mazda, 94 Key Road, Keene, NH 03431-3925  
812605 BMH Medical Group, 17 Belmont Avenue, Brattleboro, VT 05301-3498  
812606 +BMH Physicians Group, 17 Belmont Avenue, Brattleboro, VT 05301-7601  
812604 +Baystate Medical Practices, Physician Billing Office, Post Office Box 415557, Boston, MA 02241-5557  
812607 +Brattleboro Memorial Hospital, 17 Belmont Ave., attn: Billing Department/Bankruptcy, Brattleboro, VT 05301-3498  
812608 +Brattleboro Savings and Loan, P.O. Box 1010, Brattleboro, VT 05302-1010  
812609 +Brattleboro Svgs & Loan, c/o Elana S. Baron Esq., 20 Central Square, Suite 2A, Keene, NH 03431-3795  
812610 +Brigham & Womens Physcial Org, c/o Gragil Associates, Inc., P.O. Box 1010, Pembroke, MA 02359-1010  
812611 +Brown & Joseph Ltd, 1701 Golf Road, Rolling Meadows, IL 60008-4247  
812613 Cheshire Medical Center, 580 Court Street, Keene, NH 03431-1729  
812614 +Citibank Credit Services, Attn: Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040  
812617 +Collection/Gragil Assoc, Inc., 281 Winter Street Suite 240, Waltham, MA 02451-8713  
812618 +Colrain Volunteer Ambulance, 8 Turcotte Memorial Dr, Rowley, MA 01969-1706  
812619 Computer Credit, Inc., Claim Department 002360, 470 West Hanes Mill Road, PO Box 5238, Winston Salem, NC 27113-5238  
812620 +Comstar Ambulance Billing Service, 8 Turcotte Memorial Dr., Rowley, MA 01969-1706  
812621 Dartmouth - Hitchcock, P.O. Box 419114, Boston, MA 02241-9114  
812623 Dartmouth Hitchcock Clinic, P.O. Box 419060, Boston, MA 02241-9060  
812625 +Deerfield Valley Rescue, Inc., Post Office Box 854, Wilmington, VT 05363-0854  
812627 Diversified Consultants, Inc., Post Office Box 1391, Southgate, MI 48195-0391  
812628 Electromedical Associates, Inc., Post Office Box 473, Amherst, NH 03031-0473  
812629 +Gragil Associates, Inc., 29 Winter St., Pembroke, MA 02359-4949  
812630 +Gwendolyn Harris, Esq., P.O. Box 1288, Brattleboro, VT 05302-1288  
812631 +Ker-Westerlund Funeral Home, 57 High St., Brattleboro, VT 05301-3797  
812634 +Marcam Associates, P.O. box 60, Rochester, NH 03866-0060  
812633 +Marcam Associates, 36 Industrial Way, Rochester, NH 03867-4291  
812637 MedCare Emergency Health, P.O. Box 417873, Boston, MA 02241-7873  
812638 +Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709  
812639 Northstar Location Services, LLC, attn Financial Services Dept, 4285 Genesee St., Cheektowaga, NY 14225-1943  
812640 Primmer Piper Eggleston & Cramer, Chapter 7 Trustee, P.O. Box 349, Littleton, NH 03561-0349  
812641 +Prism Medical Products, 112 Church Street, Elkin, NC 28621-3476  
812644 +Rescue, Inc., 541 Canal Street, Brattleboro, VT 05301-6624  
812646 Suburban Propane, Post Office Box 160, Whippny, NJ 07981-0160  
812647 +Summit Collection Services, Post Office Box 306, Ho Ho Kus, NJ 07423-0306  
812648 UMass Memorial Medical Group, P.O.Box 415369, Boston, MA 02241-5369  
812649 Valerie Rickett, Director of Tax Compliance,, Vermont Dept of Taxes, P.O. Box 1800, Montpelier, VT 05633-1401  
812650 +Verizon, 500 Technology Drive, Suite 500, Weldon Spring, MO 63304-2225  
812651 Vermont Department of Taxes, P.O. Box 588, Montpelier, VT 05601-0588  
812652 +Windam Superior Court, P.O. Box 207, Newfane, VT 05345-0207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: adleresq@crocker.com Nov 01 2016 20:05:17 Joan Adler, 47 Williston St #3, Brattleboro, VT 05301-5900  
ust E-mail/Text: ustpregion02.vt.ecf@usdoj.gov Nov 01 2016 20:05:20 U S Trustee, 74 Chapel St, Ste 200, Albany, NY 12207-2190  
812600 EDI: ARSN.COM Nov 01 2016 20:08:00 ARS National Services, Inc., P.O. Box 469100, Escondido, CA 92046-9100  
812598 EDI: AMEREXPR.COM Nov 01 2016 20:08:00 American Express, Post Office Box 26312, Lehigh Valley, PA 18002-6312  
812599 EDI: AMEREXPR.COM Nov 01 2016 20:08:00 American Express, Post Office Box 360001, Fort Lauderdale, FL 33336-0001  
812597 +EDI: AMEREXPR.COM Nov 01 2016 20:08:00 American Express, Attn: Bankruptcy/Correspondence, Post Office Box 981540, El Paso, TX 79998-1540  
812603 +EDI: BANKAMER.COM Nov 01 2016 20:08:00 Bank Of America, NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
812612 +EDI: CAPITALONE.COM Nov 01 2016 20:08:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
812615 +E-mail/Text: ering@cbhv.com Nov 01 2016 20:05:21 Collection Bureau Hudson Valley, Inc., Post Office Box 831, Newburgh, NY 12551-0831

District/off: 0210-2

User: efh  
Form ID: 309I

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Total Noticed: 62

Date Rcvd: Nov 01, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

812626 EDI: DIRECTV.COM Nov 01 2016 20:08:00 Direct TV, P.O. Box 6550, Greenwood Village, CO 80155  
812622 +E-mail/Text: Conifer-DH-Bankruptcy.Notification@coniferhealth.com Nov 01 2016 20:05:22 Dartmouth Hitchcock Clinic, P.O. Box 810, Hanover, NH 03755-0810  
812624 +E-mail/Text: Conifer-DH-Bankruptcy.Notification@coniferhealth.com Nov 01 2016 20:05:22 Dartmouth-Hitchcock, One Medical Center Drive, Lebanon, NH 03756-0001  
812595 EDI: IRS.COM Nov 01 2016 20:08:00 Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
812632 +EDI: CBSKOHLS.COM Nov 01 2016 20:08:00 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120  
812636 +E-mail/Text: Conifer-DH-Bankruptcy.Notification@coniferhealth.com Nov 01 2016 20:05:22 Mary Hitchcock Memorial Hospital, One Medical Center Dr., Lebanon, NH 03756-1000  
812643 E-mail/Text: Supportservices@receivablesperformance.com Nov 01 2016 20:05:22 Receivables Performance Management, PO Box 1548, Lynnwood, WA 98046-1548  
812642 +E-mail/Text: Supportservices@receivablesperformance.com Nov 01 2016 20:05:22 Receivables Performance Management, 20816 44th Ave West, Lynnwood, WA 98036-7744  
812645 +E-mail/Text: harbec@phin.org Nov 01 2016 20:05:22 Southwestern Vermont Medical Center, 140 Hospital Dr, Suite 217, Bennington, VT 05201-5015  
812594 E-mail/Text: ustpregion02.vt.ecf@usdoj.gov Nov 01 2016 20:05:20 U.S. Trustee, 74 Chapel St., Albany, NY 12207-2190

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

812616\* +Collection Bureau Hudson Valley, Inc., Po Box 831, Newburgh, NY 12551-0831  
812635 ##+Marcam Associates, 396 High St. #2, Somersworth, NH 03878-1433

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2016 at the address(es) listed below:

Jan M. Sensenich jansensenich@vermont13trustee.com,  
jodyb@vermont13trustee.com;dsensenich@vermont13trustee.com;margaretk@vermont13trustee.com;vermont  
13trustee@gmail.com  
Joan Adler on behalf of Debtor Mark Kevin Fisher adleresq@crocker.com, adwoz@crocker.com  
Joan Adler on behalf of Joint Debtor Stephanie Powers adleresq@crocker.com, adwoz@crocker.com  
U S Trustee ustpregion02.vt.ecf@usdoj.gov

TOTAL: 4